



Order Filed on November 5, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor
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Fairfield, NJ 07004
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Shauna Deluca, Esq. (SD-8248)

In Re:

Tony Kostovski,

Debtor.

Case No.: 18-21079-RG

Chapter: 13

Hearing Date: August 5, 2020

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: November 5, 2020

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Secured Creditor: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

Secured Creditor's Counsel: RAS Citron, LLC

Debtor's Counsel: Russell L. Low, Esq.

Property Involved ("Collateral"): 79 Getty Ave, Unit 2A Clifton, NJ 07011

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor is overdue for 4 months from May 1, 2020 through July 1, 2020.
 - The Debtor is overdue for 1 payments from May 1, 2020 at \$896.38 per month.
 - The Debtor is overdue for 3 payments from June 1, 2020 at \$897.23 per month.

Funds Held In Suspense \$303.62.

Total Arrearages Due \$3,284.45.
2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on September 1, 2020, regular monthly mortgage payments shall continue to be made directly to Secured Creditor in the amount of \$897.23. This amount is subject to change based on escrow and/or interest rate adjustments.
 - Beginning on September 15, 2020, monthly cure payments shall be made in the amount of \$547.40 for 5 months with a 6th and final payments in the amount of \$547.45 coming due on or before February 15, 2021.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: Nationstar Mortgage LLC
ATTN: Bankruptcy Dept
PO Box 619094
Dallas, Texas 75261-9741
 - Monthly cure payment: Nationstar Mortgage LLC
ATTN: Bankruptcy Dept
PO Box 619094
Dallas, Texas 75261-9741
4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.